

The VVorth of a Penny

O R,

62652

A Caution to keep Money.

With the causes of the scarcity and misery of the want thereof, in these hard and mercilesse Times:

As also how to save it, in our Diet, Apparrell, Recreations, &c.

And also what honest Courses men in want may take to live.

By HENRY PEACHAM Mr. of Arts, sometime of Trinity Colledge Cambridge.

Now newly reprinted according to Order, and made more publick then heretofore: with some Additions of Notes in the Margin; and the Greek, and Latin Sentences Englished June 24, 1664.

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To the every way deserving and
worthy Gentleman, M. Richard
Gipps, eldest Son unto M. Richard Gipps,
one of the Judges of the Court of
Guild-Hall, in the City of
LONDON.

SIR,



When I had finished this discourse
of The Worth of a Penny,
or, A Caution to keep Mo-
ney; and bebincking my selfe
unto whom I should offer the
Dedication, none came more
opportunely into my thought then your self: for
I imagined, if I should Dedicate the same unto any
penurious or miserable minded man, it would make
him worse, and be more uncharitable and illiberal;
if unto a bountifull and free minded Patrone, I
should teach him to hold his hand, and against his

A 2

nature:

The Epistle Dedicatory.

nature make him a Miser. I to avoid either, made choice of your self, who being yet unmarried, walk alone by your self, having neither occasion of the one, nor the other : Beside, you have travelled France and Italy, and I hope have learned thrift in those places, and understand what a vertue Parsimony is ; for want whereof, how many young Heirs in England have gallop'd through their estates before they have been thirty ? Lastly, my obligation is so much to your learned and good Father, and for goodnesse your incomparable Mother, that I should ever have thought the worse of my self, if I had not (Cum tota mea supellex sit chartacea, as Erasmus saith) expressed my duty and hearty love unto you one way or other,

Whose in all service

I am truly,

Hen. Peacham.

The Worth of a Penny:

OR,

A Caution to keep Money.

THe Ambassadour of *Mulley Hamet Sheck* King of *Morocco*, when he was in *England* about four or five years since, said on a time sitting at dinner at his House at *Woodstreet*, he thought verily that *Algiers* was four times as rich as *London*: An English Merchant replied, that he thought not so, but that *London* was far richer then that, and for plenty *London* might compare with *Jerusalem* in the peacefull dayes of *Solomon*. For my part, I believed neither, especially the Merchant; for in the time of *Solomon*, Silver was as plentiful in *Jerusalem*, as stones in the street; but with us stones are in far more abundance; when in every street in *London*, you may walk over five thousand Load ere you will finde a single penny. Again the generall complaint and murmur throughout the Kingdome, of the scarcity and want of money argues, that we fall far short of that plenty, which the Merchant imagined,

And one time, I began to berhink my selfe, and to look into the causes of our want, and this generall scarcity, and I found them manifold. First, some men, who by their wits or industry (or both) have scrued and wound themselves into vasse Estates, and gathered thousands, like the Griffons of *Bastria*, when they have met with a gold Mine, to brood over, and watch it day and night that it is impossible for Charity to be regarded, Vertue rewarded, or Necessity relieved: and this we know to have been the ruin, not only of such private persons them-

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selves; but of whole Estates and Kingdomes. That I may instance one for many, *Constantinople* was taken by the Turke, when the Citizens abounding with Wealth and Money, would not part with a penny in the common necessity; no, not for the repair of their battered Walls, or the levying of Soldiers to defend them.

Another sort doat upon the show of their money, and the bright lustre of their Gold, and when they will suffer it to see the light, will hide it in Hills, or in Walls, thatch or tiles of their Houses, Tree-roots, and secret places; as, not many years since, at *Wainfleet* in *Lincolnshire*, there was found in digging of a back-side to *low Hemping*, an old rusty Helmer of iron, rammed in full of pieces of Gold, with the picture and arms of King *Henry* the first, and Money thus hid, the Owners seldome or never meet withall again, being many times prevented by sudden death, lost by casualty, or their forgetfulness.

Monsieur Gaslart a great man of *France* (though none of the wisest) in the times of the Civil wars buried some two thousand Crowns a mile or two from his House, in an open fallow field; and that he might know the place again, took his mark from the spire of a steeple that was right against the place: the wars being ended, he came with a friend of his as near the place, as he could gesse, to look for his money; which he not finding, and wondering what the reason should be, after (in the circumference) he had gone about the steeple, (being right against it, which way soever he went) quoth he, to his friend, is there no cheating knave (think you) in the steeple that turn it about, intending to cheat me of my money, imagining that it went round, and himself stood still; as *Copernicus* did of the Globe of the Earth.

Indeed much Money and Treasure, in former times, as of the invasions of the *Saxons*, *Danes*, and *Normans* here with us, and of others in other places, hath been this way bestowed; and for

• Helmers eaten through with their own rusts have been found filled with moneys of ancient inscriptions.

• About thirty and five years since, not far from *Danstable* many pieces of Silver were taken up, which the plow had thrown upon the edge of the Furrow: Being examined, they were found to be Silver with the impression of *Calixtus* on them. Mr. *John Selden* much valued them for their Antiquity: some of them having been stamped (as he said) above nine hundred, and some a thousand years. It is conceived many great sums of money, are still under ground, which were buried there, during the heat of the late unnatural war.

this reason in such trouble some times become scarce for whole Ages after: but this is no cause of want of money in our times, wherein it is true we have little money to hide, yet there are not wanting among us, those *Monedulae*, or Money-hiding Dawes; who repine and envy, that either King, or Country should be one penny better (yea even in the greatest extremity) for what they have conveyed into their holes. And most true it is that Money so heaped up in Chests, and odde Corners is like (as one saith) unto dung, which while it lieth upon an heap doth no good, but dispersed and cast a broad, maketh fields fruitful. Hence *Aristotle* concludeth, that the prodigall man is more beneficiall to, and deserveth better of his Country, then the Covetous Miser, every Trade and Vocation saireth the better for him, as the Tailor, Haberdasher, Vintner, Shoe-maker, Sempster, Hostler, and the like.

The Covetous person is acquainted with none of these, for instead of Sattin, he suits himself with Sacken, he trembles as he passeth by a Tavern door, to hear a reckoning of 8 s. sent up into the half Moon, for Wine, Oysters, and Faggots: for his own natural drink (you must know) is between that the Frogs drink, and a kind of pitiful smal beere, too bad to be drunk, & somewhat too good to drive a Water-mill: the Haberdasher gets as little by him, as he did by an old acquaintance of mine, by *Liame* in *Norfolke*, who, when he had worn a hat eight and thirty years, would have petitioned the Parliament against Haberdashers, for abusing the Country in making their Ware so slight: for the Shoe-maker he hath as little to do with him, as ever *Tom Corjat* had: for Sempsters (it is true) that he loves their faces better then their fashions: for playes, if he read but their titles upon a post, he hath enough. Ordinaries he knowes none save some of three pence in *Black-horse Alley*, and such places. For Tapesters, and Hostlers, they hate him as Hell, as not seeing a mote in his Cup once in seven years. This miserable Master supped his man and himself at the Inne with a quart of milk.

Another cause of scarcity and want of Money, are peacefull times, the Nurses of pride and idleness, wherein people increase yet hardly get employment, those of the richer and abler sort give themselves to observe and follow every fashion, as what

Scar beere
brewed with
broom in the
Low Countries
at penny far-
thing the gal-
lon is much
like it,

from what
we have heard
of the quality of
the beere

The Worth of a Penny, or,

The English gold being at a higher value beyond the Seas, then in our own Nation it is a great cause of the transportation of it.

an infinite sum of money yearly goeth out of this Kingdome into forreign parts, for the fuell of our fashionable pride? Let me hereto adde the multitude of Strangers that daily come over into our warmer Soile (as the Cranes in Winter betake themselves to *Egypt*) where having enriched themselves through our folly and pride, return, and purchase great estates in their own Countreyes, enhaunsing there our Monyes to a higher rate, to their excessive gain; and the impoverishing of our people of *England*. Let me adde hereto, besides the great sums of Money, and many other great and rich gifts, which have been formerly conferred upon Strangers, which how they have deserved, I know not; some I am sure like Snakes taken up, and having gotten warmth from the Royall fire, have been ready to hisse at and sting (as much as in them lieth) both their finders and their founders.

Again, there is an indisposition of many men to part with money in these tickle times, being desirous, if the worst should happen, to have their friends about them, as *Sir Thomas Moore*, said filling his Pockets with gold, when he was carried to the Tower.

There is likewise, almost a sensible decay of Trade and traffique, which being not so frequent, as heretofore, by reason (as some would have it) the Seas are now more pestered with Pirates, then in times past, the *Receiv of Customs*, like the stomach wanting the accustomed nourishment, is constrained to suck it from the neighbour Veines, to the ill disposition, and weakning of the whole Body.

They are no few or small sums, which in pieces of Eight are carried over to the *East-Indies*, no doubt to the great profit, and riching of some in particular, but whether of the whole Kingdom in generall or not, I know not. What hurt our late questioned Patentees (in Latine *Hirudines*) have done to the common body in sucking and drawing forth even the very life blood from it, we know daily, and more we shall know shortly; I wish some of the craftiest, and most dangerous amongst them might be singled out for examples, remembering that of *Tacitus*, *Pana ad paucos, timor ad multos*.

The punishment to few, but the terror of it to many;

Now much gold is conveyed thither, in every Fleet.

All

All people complain generally (as I have said) of the want of Money, which like an Epidemicall Disease, hath over-run the whole Land, the City, hath li'de trading, Countrey Farmers complain of their Rents yearly raised, especially by their Catholic Landlords, which in times past have been accounted the best, though now the case is altered, (and easily may the reason be gessed) yet can finde no utterance for their Commodities, or must sell them at under rates, Schollers without Money get neither Patronage nor preferment, Mechanick Artists no worke, and the like of other professions.

One very well compared worldly wealth, or money, unto a football, some few nimble heeled and headed run quite away with it, when the most are only lookers on, and cannot get a kick at it in all their lives.

Go but among the Usurers in their walks in *Moore-Fields*, and see if you can borrow an hundred pounds of any of them, without a treble security, with the use one way or other doubled, and as yourself, so must your estate be particularly known. A pleasant Fellow came not long since to one of them, and desired him that he would lend him fifty pounds: quoth the Usurer my Friend I know ye not, for that reason onely, I would borrow the money of you, for if you knew me I am sure you would not lend me a penny.

He then said, will you give me six pence, and I will lend you the other, and I will take it as kindly, as if you had spent the whole twelve pence.

Another meets a Creditor of his in *Fleetstreet*, who seeing his old Debter, Oh Master A. quoth he, you are mee in good time, you know there is money between us, and hath been a long time, and now it is become a scarce commodity, it is true Sir, quoth the other, for (he looking down upon the Stones that were between) in good faith I see none: and this was all the Citizen could get at that time, but afterward he was well satisfied.

Whom would it not vex to be indebted to many of your shop-keepers, who though they have had their Bills truly paid them, for many years together, yet upon the smallest distaste of a petty mistake, reckoning or some remnant behinde, be cal-

A Country Tenant meeting with his miserable Landlord in the Term-time, did offer him the courtesy of a pint of Sack, to whom the Landlord said, be a good Husband, and

The Works of a Rascal, &c.

led upon, openly railed at, by their impudent & clamorous wives, insulted over, and lustily arrested; which should, we think, teach every young Fashion-monger, rather to keep himself out of debt, or Money in his purse, to provide *Cerberus* a sop.

Another misery, proceeding from the want of Money, is, that when it is due unto you by your own labour or desert, from some rich, miserable, or powerfull man or other, by long waiting day by day; yea, hourly attendance at his House or Lodging, you not onely lose your time and opportunity of getting it elsewhere, and when all is done, to be paid after five in the hundred, in his countenance, or else fair and candid promises, which will enrich you straight, *Promissis dives quilibet esse potest*. If words and Promises would passe for coine, there would be no Man poore. And some men there are of that currish and inhumane nature, whom if you shall importune through urgent necessity, than are you in danger to lose both your moneys, and their favours for ever.

Would you prefer and place your Son in the University? Let him deserve never so well as being an able and ready Gramarian, yea Captain of his form, you shall very hardly prefer him, without great friends joyned with your great purse, for those just and charitable times, wherein desert seldome went without its due, are gone; the like I may say of the City, where, if the Trade be any thing like, you cannot place your Son under three-score or an hundred pounds, though by nature he were (as many are) made for the same, and of wit and capacity never so pregnant.

Or have you a Daughter by birth well descended, vertuous, chaste, fair, and comely, indued with the best commendable qualities, that may be required in a young, beautiful, & modest maid, if you have not been in your life time thrifty, to provide her a portion, she may live till she be as old as *Crensa*, or the Nurse of *Eneas*, ere you shall get her a good match.

Nam genus & formam Regina pecunia donat.

Money

*Money, a Queen, that doth bestow,
Beauty and Birth, to High and Low.*

*It is as true as old, Hence the Dutch hath a proverb, that Good
wifery and fair looks buy nothing in the Market.*

If you happen to be sick or ill, if your purse hath been lately purged the Doctor is not at leasure to visit you, yea hardly your neighbours, and familiar friends; but unto monied and rich men they fly as Bees to the willow palms, and many times, they have the judgement of so many, that the sick is in more danger of them, then his disease.

A good and painfull Scholler, having lately taken his orders, shall be hardly able to open a Church door without a golden key, when he should ring his bells; hence it cometh to passe, that so many of our prime wits run over-sea to seek their fortunes, and prove such Vipers to their Mother Country.

Have but an ordinary suit in Law, let your Cause or Case be never so plain or just, if you want wherewith to maintain it, and as it were ever and anon to water it at the root, it will quickly wither and dy; I confesse, friends may do much to promote it, and many prevail by their powerfull assistance in the prosecution.

There was of late years in *France*, a marvellous fair and goodly Lady, whose Husband being imprisoned for debt, or something else, was constrained to be his Soliciter, and in her own person to follow his Suit in Law, through almost all the Courts in *Paris*, and indeed through her favour, got extraordinary favour among the Lawyers and Courtiers, and almost a small dispatch of all her business, onely she wanted the Kings hand (who was *Henry* the fourth of famous memory) he as he was noble, witty, and an understanding Prince, understanding how well she had sped (her suit being in the opinion of most men desperate or lost) told her, that for his part he would willingly sign her Petition; withall he asked how her Husband did, and bad her from himself to tell him, *Thus had he not pitcht upon his Horns, he had utterly been spoiled and confusd.* So that hereby was the old Proverb verified: *A Friend in Court is better than a*

*you have yet
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The Worth of a Penny, &c.

Penny in the Purse : But as Friends goes now a dayes, I had rather seek for them in my purse, then in the Court, and I believe many Courtiers are of my minde. Again to teach every one to make much of, and to keep money, when he hath it, let him seriously think with himselfe, what a misery it is, and how hard a matter to borrow it, and most true it is, that one saith,

Semper comitem aris alieni esse miseriam.

That Misery is ever the Companion of borrowed Money.

Hereby a man is made cheap, and undervalued, despised, deferred, mistrusted, and oftentimes flatly denied. Beside, upon the least occasion upbraided therewith in company, and among friends, and sometime necessity drives men, to be beholden to such, as at another time they would scorn to be, wherein the old saying is verified :

Miserum est debere cui nolis.

A miserable thing it is to owe money to him, to whom thou wouldst not.

And on the contrary, how bold, confident, merry, lively, and ever in humour are monied men ? they go where they list, they wear what they list, they eat and drink what they list, and as their mindes to their bodies are free, they fear no City-Sergeant, Court-Marshall-man, or Countrey-Balliff, nor are they followed or Doged home to their Ordinaries, and lodgings by City-shopkeepers, and other Creditours, but they come to their houses, and shops where they are bidden welcome ; and if a stool be fetched into the shop it is an extraordinary favour, because all passers by take notice of it, and these men can bring their Wives or Friends to see in Court the King and Queen at dinner, or to see a Maske by the means of some eminent man of the guard, or the Carpenter that made the scaffold.

They need not go by-ways, but are street-proof.

A Caution how to keep Money.

9

*The Common and Ordinary causes why men
are poor and want Money.*

THere must, by the Divine Providence, in the Body of a Commonwealth, be as well poor as rich, even as an humane body cannot subsist without hands and feet to labour, and walk about to provide for the other members, the rich being the belly, which devour all, yet do no part of the work : but the cause of every mans poverty is not one and the same. Some are poor by condition, and content with their calling ; neither seek, nor can work themselves into better fortune ; yet God raiseth up as by miracle, the Children and posterity of these, oftentimes to possesse the most eminent Places either in Church or Commonwealth, as to become Arch-Bishops, Bishops ; Judges, Commanders, Generals in the field, Secretaries of State, States-men, and the like, so that it proveh not ever true which *Martial* saith.

The blessing of
God upon the
posterity of the
industrious and
contented.

Pauper eris semper, si pauper es, Æmiliane.

If poor thou bee'st, poor thou shalt ever be
Æmilianns, I assure thee.

Of this condition are the greatest number in every Kingdome ; other there are, who have possessed great estates, but those estates (as I have seen and known it in some families, and not far from the City) have not thrived or continued, as gotten by oppression, deceit, usury, and the like, which commonly lasteth not to the third generation, according to the old saying.

De male quaesitis vix gaudet tertius heres.

The Grand-childe seldome is the Heir
Of goods that evill gotten are.

Others come to want and misery, and spend their fair estates

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in wayes of vicious living, as upon drink and women; for *Bacchus* and *Venus* are inseparable companions, and he that is familiar with the one, is never a stranger to the other.

Uno namque modo, Vina Venusque nocent.

In one same way, manner, and end,
Both Wine and Women do offend.

Some again live in perpetuall want, as being naturally wholly given to idlenesse, these are the Drones of a Common-wealth, who deserve not to live, *Qui non laborat, non manducet*. He that laboureth not, must not eat. *Labour night and day, rather than be burthensome*, saith the Apostle *Paul*: both Country, and City swarm with these kind of people. *The Diligent hand* (saith *Solomon*) *shall make rich, but the Sluggard shall have scarcity of Bread*. I remember, when I was in the Low Countries, there were three Souldiers, a Dutchman, a Scot, and an Englishman, for their misdemeanors condemned to be hanged: yet their lives were beg'd by three severall men, one a Bricklayer, that he might help him to make bricks and carry them to the Walls, the other was a Brewer of *Delft*, who beg'd his man to fetch water, and do other work in the Brew-house, now the third was a Gardiner, and desired the third man to help him to work in and dresse an Hop-garden: The first two accepted their offers thankfully, this last, the Englishman, told his Master in plain terms, his friends never brought him up to gather Hops, but desired to be hanged first, and so he was.

Others, having had great and fair estates left unto them by friends, and who never knew the pain and care in getting them, have, as one said truly, galloped through them in a very short time: these are such of whom *Solomon* speaketh, *who having Riches have not the hearts* (or rather the wit) *to use them*: these men, most aptly *Homer* compareth to the Willow-tree, which he calleth by a most significant Epithet, *ἀσραπτός*, in Latine, *Frugi-pirida*, or Lose-fruit, because the palms of the Willow-tree are no sooner ripe, but blown away with the wind. I remember, in *Queen Elizabeth's* time, a wealthy Citizen of *London*

den left his Son a mighty estate in money; who imagining, he should never be able to spend it, would usually make Ducks and Drakes in the Thames with twelve pences, as Boyes are wont with Tile-sheards, and Oyster-shells, and in the end he grew to that extreame want, that he was faine to beg or borrow six pence, having many times no more shoos than feet; and sometimes, more feet than shoos, as the beggar said in the Comedy.

Many also there are, who having being born to fair Estates have quite undone themselves by marriage, and that after a twofold manner; first but matching themselves without advice of parents or friends in heat of Youth, unto proud foolish, and leight Housewives, or such perfect Linguists, that one were better to take his diet in * Hell, than his dinner at home: And this is the reason, so many of their Husbands travail beyond the Seas, or at home go from Town to Town, from Tavern to Tavern, to look for company; and in a word to spend anything, to live any where, save at home in their own houses.

*A place near to Westminster-Hall, where very good meat is dressed all the Term-time.

Others there are again, who match themselves for a little handsomenesse, and ey-pleasing beauty, unto very mean and poor kindred, and sometimes drawn in hereto by broken knaves, necessitous parents, who are glad to meet with such that they might serve them as props to uphold their decaying, and ruinous families; and these poor silly young Birds, are commonly taught up before they be fledge, and pulled bare before ever they knew they had feathers; for their fathers in Law, or some near of the kinne, as soon as they have seen one and twenty, have so belimed them in bands that they shall hardly as long as they live, be able to fly over ten Acres of that Land their Friends left them.

A Knight of eight or ten thousand pounds Land by the year, doated upon a poor Ale-wives Daughter, and made her a Lady: it cannot be denied, but women of the meanest condition, may make good wives, since *Paupertas non est vitium*, poverty is no vice; but herein is the danger, that when their Husbands in a short time, having, as it were, taken a surfeit of their beauties, and finding their error, they begin (as I have known many) to

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contemn them, and fly abroad, doat upon others, and devise all the wayes they can (being grown desperate) to give or sell all that they have : besides such poor ones ostentimes prove so impious and proud, as that they make no conscience to abuse, insult over, and make silly fools of their Husbands, as by letting and disposing of his Land, gathering up his rents, putting away and enter taining what servants they list, to verify that old verse,

Asperius nihil est humile, cum surgit in altum.

There's nothing more perverse and proud then she,
Who is to weak: h advnc'd from beggary.

An Italian Earl, about Naples of an hundred thousand crowns by the year in estate, married a common Laundresse: whereupon the old Pasquin (an Image of Stone in Rome) the next Sunday morning, or shortly after, had a foul and most filthy shirt, put upon his back, and this tart Libell beneath; *Pasquin, how now? a foul shirt upon a Sunday?* The *Reposto*, or answer in Pasquins behalfe was; *I cannot help it, my Laundresse, is made a Countesse.* Besides another inconvenience is, that besides the falling of his wit and judgement into question, he draws unto him so many leaches, and down-drawers upon his Estate, as his Wife hath necessitous friends and kindred; but they that thus marry are commonly such young men, as are left to themselves, their parents, overseers, or faithfuller friends, being either dead or far from them.

Others, not affecting marriage at all, live (as they say) upon the Commons, unto whom it is death, to be put into the Severall; but spend that they have altogether in irregular courses of life, as in change of Houses and Lodgings, entertainment of new acquaintance (making great feasts in Taverns, invitations, and meetings of their (common) Mistresses, Coach-hire, cloathes in fashion, and the like: besides the hanging on, and intrusion of some necessitous parasites, of whom they shall finde, as much use, as of water in their bootes.

There are others again of overgood, free natures and dispositions,

*Nil ait esse prius,
melius nil
calibe vita.*

sions, who are easily fetch'd and drawn in by decayed and crafty knaves (I call them no better) to enter into Bonds, and to pass their words for their old debts, and engagements; and thus they are wrought to do in Taverns, in their Cups and merriment, at Ordinaries, and the like places. I would have in the fairest Room of one of these houses, the Embleme of a gallant young heir, creeping in at the great end of a hunters horne, with ease, but cruelly pinch'd at the coming forth at the small end, a fool standing not far off laughing at him: and these be those fools who will be so easily bound, and passe their words in their drink.

The old Embleme of Sur-tiship.

Facilis descensus Avernus, Sed revocare gradum,—

'Tis easy into Hell to fall,

But to come back from thence is all.

It is easy slipping in, but the return and getting out full of difficulty.

Infinite also are the casualties that are incident to the life of man, whereby he may fall into poverty, as misfortune by fire, loss at sea, robbery and theft on land, wounds, lameness, sickness, &c.

Many run out of great estates, and have undone themselves by over-sumptuous building, above & beyond their means & estates.

Others have been undone by careless and thriftless servants, such as waste and consume their masters goods, neither saving nor mending what is amiss, but whatsoever they are intrusted withall, they suffer to be spoil'd and so run to ruine. For, *Qua modica species, paulatim defluit*: He that despoileth small things, falls by little and little, saith the Wise-man.

Some (yea a great many) have brought themselves to beggary by play and gaming, as never lying out of Ordinaries, and Dicing-houses, which places, like Quick-sands, so suddenly sink and swallow them, that hardly you shall ever see their heads appear any more.

Others (and great ones too) affect unprofitable, yea, and impossible inventions and practices, as the Philosophers Stone, the Adamantine Alphabet, the Discovery of that new World in the Moon, by whose new devild perspective Glasses (far exceeding, they say, those of Galliano) sundry kinds of useles wilde-fire, Water-works, Extractions, Distillations, and the like.

If any would be taught the true use of money, let him travell

into Italy; for the Italian (the Florentine especially) is able to reach all the world thrice. For, Italy being divided into many Principalities and Provinces, and all very fertile, the inhabitants are many, (and, by reason of often differences amongst them, apt to take up Arms) the people are subject to taxes and impositions, as in Florence, the Duke hath a Custom at the Gates, even out of herbs, that are brought for Sallets and Broaths into the City.

*The Symptoms of a Minde dejected, and discontent
for want of Money.*

HE that wanteth money, is for the most part extremely melancholique, in every company or alone by himself, especially if the weather be foul, rainy, or cloudy, talk to him of what you will, he will hardly give you the hearing; ask him any questions, he answers you with Monosyllables, as *Tarleton* did one who out-eat him at an ordinary, as *Yes, No, That, Thanks, True, &c.* That Rhetoricall passage of *Stasis translativum*, The State translativ, is of great use with him: when he layes the cause of his want upon others, as protelling this great Lord, that Lady, or kinsman, owes him money, but not a deniere that he can get: he swears, he murmurs against the French, and other strangers, who convey such sums of money out of the land, besides our leather hides, under the colour of Calve-skins, with that he shews you his Boots out at the heels, and wanting mending; he walks with his arms folded, his Belt without a Sword or Rapier, that perhaps being somewhere in trouble; an Hat without a Band, hanging over his eyes, onely it wears a weather-beaten Fancy, for Fashion sake: he cannot stand still, but like one of the Tower wilde Beasts, is still walking from one end of his Room to another, humming out some new Northern tune or other; if he meets with five or ten pieces, happily conferred upon him by the beneficence of some noble friend or other, he is become a new man, and so overjoyed with his fortune, that not one drop of small drink will down with him all that day.

The true Character of an indigent, and discontented Soldat.

The

The Misery of want of Money in regard of contempt in the World.

Who soever wanteth money is ever subject to contempt, and scorn in the world, let him be furnished with never so good gifts, either of body or mind : so that most true it is, that one saith,

*Nil habet infelix paupertas durius in se.
Quamquod ridiculos homines facit.*

Nothing there is more hard in penury,
Then that it makes men so despis'd to be.

The worst property that poverty hath, it maketh men ridiculous and scorned; but oftentimes of such as are more to be contemned themselves, in regard either of their ignorance or vicious living, or uselesse company : if we do but look back into better and wiser Ages, we shall finde poverty simply in it self, never to have been (as now a days, in this last and worst act of time) esteemed a Vice; and so loathsome as many would have it : it having been the badge of Religion and Piety in the primitive times since Christ and of Wisdom and Contempt of the World, among the wisest Philosophers, long before. But, *Tempora mutantur*. The times are changed. And in these times we may say with the wiseman : *My Son, bitter it is to dy then be poor* : for now Money is the Worlds god; and the Card which the Diuell turns up trump to win the Set withall, for it gives birth, beauty, honour and credit, and the most think it conferreth wisdom to every possessor, *Pecunia omnia obediunt* : All things obey Money : hence it is so admired, that millions venture both Souls and bodies, for the possession of it.

Money the god
of the world, &c
the Devils
trump Card.

But there is a worse effect of poverty than that it maketh men dissolute and vicious.

Oh mala paupertas, vitii scelerisque ministra!

O wretched poverty, a Bawd,
To every wickednesse and fraud.

Saith

The want of
Money, the ac-
casion of much
contempt, de-
ceit, and wick-
ednesse.

Saith *Mantuan*, it wresteth and maketh crooked the best natures of all, which, were their necessities supplied, they would rather dy, then do as they sometimes do, borrow and not be able to pay, to speak untruths, to deceive and sometime to cheate their own fathers and friends. What greater grief can there be, to an ingenuous and free spirit, who sitting at a superiours table, and thought to be necessitous, and onely to come for a dinner, to be placed at the lowest, to be carved unto of the worst and first cut, as of boiled beef, brawn, and the like; and if the Lady, or loose bodied-Mistress presents unto him the meat from her trencher, then assuredly it is burnt to the body; if he be carved out of a pasty of venison, it was some part that was bruised in the carriage, and began to stink, yet for all this he must be obsequious, endure any jeer, whisper for his drink, and rise at the coming in of the Balon and Ewer. To do the which any generous and true noble spirit had rather (as I am perswaded) dine with my Lord Maiors hounds in *Finsbury* fields.

Another misery, a kin to the former, is, what discourse soever is offered at such tables, the necessitous man, though he can speak more to the purpose then them all, yet he must give them leave to engrosse all the talk, and though, he knows, they tell palpable and grosse lies, speak the absurdest non-sence, that may be, yet must he be silent, and be held all the while for a *Van-neant*: let these and the like examples then be motives unto all to make much of money, to eat their own bread in their houses: and to be beholden as little as may be to any for their meat; for, *Est Aliena vivere quadra, miserrimum*. It is most miserable to live on the Trencher of another man.

*How necessity and want compelleth to offend both
against body and soul.*

SEEK not death in the error of your lives (saith the Wiseman) that is, by taking evill courses, to procure unto your selves untimely ends, as those do, who through extreame necessity are constrained to steal, lye, forswear themselves, become cheaters, common harlots, and the like; whereof now adaves,

we have too many examples every where, to the hazard of their souls to hell, and their bodies to the hands of the executioner.

Herby we may see how much it concerns all parents to give their children vertuous education, in the fear of God, and to employ them betimes in honest vocations, whereby they may be armed against want and ill courses. And doubtless many (yea too many) parents have been, and are, herein much too blame; who, when they have given their children a little breeding and bringing up, till about twelve or fourteen years of age, they forsake them, and send them out into the wide world, to shift for themselves, to sink or swim, without trades or portions provided: so they be rid of a charge, what care they? hence we see so many young-men and women come to untimely ends, who living, might have been comforts to their friends and parents, and proved good members in the common-wealth. I spake before of idle persons, whom Saint Paul denieth to eat: which are the drones of a Common-wealth, not to be pittied, whom Homer pretily describeth.

The Duty of parents to give vertuous education to their children.

Of Frugality or Parsimony, what it is, and of the Effects thereof.

HAVING already shewed you the misery of want, from the want of Money, let me give you a preservative against that want, from the nature and effects of thrift, which if not observed and looked to, he shall live in perpetuall want. And indeed next to the serving of God, is the first we ought even from children, to learn in the world: some men are thrifty and sparing by nature, yea saving even in trifles: as *Charles* the first was so naturally sparing, that if a point from his hose had broken en, he would have tied the same upon a knor, and made it to serve again.

Others again are thrifty in small matters, but lavish and prodigall in great: these, we say, are *Penny wise and pound foolish*. Many great Ladies, and our great Dames are subject to this disease.

The disease of many Ladies, and some Gentlewomen.

Others having had long experience in the world, and having been

been bitten with wasps (through their unchristianess, when they were young) have proved very good Husbards, at the last.

Others again there be, who cloak their miserable baseness under the pretence of thrift: as, one would endure more of his family to eat butter with an egg, but himself, because it was sold for five pence the pound.

The definition of Frugality or Thrift.

Frugality is a virtue which holdeth her own, layeth out or expendeth profitably, avoideth unnecessary expences, much buying, riot, borrowing, lending, superfluous building (and the like; yet can spend in a moderate way as occasion and reason shall require.

It is a virtue very near allied to Liberality, and hath the same extremes, for as Liberality is opposite to covetousness, so Frugality is more opposite to Profuseness or prodigality.

This Virtue is the fountain or spring-head of beneficence and liberality, for none can be bountifull, except they be parsimonious and thrifty. *Bonus Servilius facit bonum Bonifacium*, is an old Monkish (but true) Proverb: *Quod cessat in diu ex frugalitate suppletur, ex quo velut fons liberalitas nostra decurrit; quæ ita tamen temperanda est ne nimia profusione inarescat.* That, which becometh defective in our revenues, is to be supplied by thrift, from whence as from a fountain our liberality floweth, which notwithstanding is so to be moderated, that it grows not dry by too much profuseness, saith *Seneca*.

It avoideth ambitious buildings, pompes, shows, Court-makings, with excessive feasts and entertainments; as *Mr. Anthony* spent at one supper a thousand wilde Boares: *Helio-gabalus* had served him up at a supper likewise, six hundred heads of Oxen.

Vitellius, at one feast, had two thousand fishes, and most of several kinds, besides seven thousand fowls.

Many such like feasts have been made by the Roman Emperours, and some so excessive, that an infinite quantity of bread meat, and other good victuals (all sorts of people being satisfied) hath been thrown into the River of *Tiber*.

Again

For the Romans had no dinners but suppers; which were about three of the clock in the afternoon.

Again, on the other side, there are as miserable *Bachelors*, and base penurious slaves, to be found in all parts, yea in every town of a Kingdome; as one, at *Priors-Thorney*, near to *Swinsford* in *Norfolke*, made his man pay a penny out of his wages; (for a rope he cut, when he was hanging himself in his barn.)

Another, in the spring-time, because the Market should not thrive by him, would make boys climb trees and search Reeples, for all the Crows and Daws they could find, which he lived upon (while they lasted) to save other victuals.

Now there is another man, or a self-contented sufficiency, which is most pleasing and agreeable to the nature of many men, as *Phocion*, when *Alexander* had sent him a gift of an hundred talents of gold; he sent it back again with this message, That he needed not *Alexanders* money; *Amulphus* *ambassadors* in *Italy* *recount* *Sec.* *I have kept myself selfe as other men, than the owner himselfe; be the word of Plutarch.*

Shewing he was richer, then he that gave it.

The Derivation of the Word Penny, and of the value and worth thereof.

Our English Penny consisteth of four farthings, and a farthing is so called from the old Saxon or high Dutch, *Ein viert ding*: that is, a fourth thing, because from the Saxons time, untill *Edward* the third, the Penny of this land had a Crosse struck so deep into the midst thereof, that you might break out any part of the four to buy what you thought good withall, which was in those times their farthing.

This word Penny is so called, *and so called*, that is, Poverty: because for the most part poor people are herewith relieved: the old Saxons called it *Penig*, the High-Dutch *Pfenning*, the Netherlands *Penning*, in Italian *Denario*, in Spanish *Dinero*, in Latine *Denarius*; which sometime from the Chaldean, *Denar*, but some body hath taught the Chaldean to speak Latine; it is indeed derived *Numero Denario*, because *Decem asses* made a Penny; or according to *Plutarch*, *Ad idem artem*, *et ad idem* *in artem* *utrumque*, *Two small pieces of brass were called a Penny.*

In the British, or Welch, it is *Penlog*, from being current, because it goes away faster then other money; or *Penlog* is

The Worth of a Penny, or,

Welch for an Hare, because she runs over the mountains faster, than an ordinary runner in *Wales* can overtake or catch her, as my honest friend *Master Owen Morgan*, that Country-man once (in good earnest) told me.

There are so many kinds of pence, as there are several Countries or Nations: our English penny is a Scottish shilling; in the time of King *Edward* the first our English penny, being round and undipped, was to weigh two and thirty grains of Wheat, taken out of the midst of the ear, twenty of these pence made an ounce, and twelve of these ounces made a pound.

There were also golden pence as we may find in *Didimus Claudius de Analog. Romanorum*: in a word, I might discourse *ad infinitum*, of the variety of pence, as well for the form, and stamp, as weight and value; though I sought no further, than among those of our Saxon Kings, but it were needless. I will only content my self with our own ordinary penny, and stay my Reader a while upon the not unpleasant consideration of the simple worth of a single penny, reflecting or looking back as oft as I can and (as *Pliny* adviseth) upon my Title.

The simple worth of a single penny.

A Penny, bestowed in charity upon a poor body, shall not want an heavenly reward.

For a penny you may, in the Low-countries, in any market, buy eight severall commodities, as nuts, vinegar, grapes, a little cake, onions, oatmeal, and the like.

A penny bestowed in a small quantity of *Aniseed*, *Aqua vita*, or the like strong water, may save ones life, in a fainting or swoond.

For a penny you may hear a most eloquent Oration upon our English Kings and Queens, if keeping your hands off, you will seriously listen to *David Owen*, who keepeth the Monuments in *Westminster*.

Some, for want of a penny, have been constrained to go from *Westminster* about by *London Bridge* to *Lambeth*, and truly said *De fessis sumus ambulando*.

You may have in *Cheap-side*, your penny tripled in the same

A Caution how to keep Money.

21

same kind, for you shall have *Penny-Grass*, *Penny-Wort*, and *Penny-royal*.

For a penny, you may see any Monster, Jackanapes, or those roaring boyes, the Lyons.

For a penny you may have all the newes in *England*, and other Countreies, of Murders, Floods, Witches, Fires, Tempests, and what not, in the weekly Newes-books.

For a penny you may have your horse rubbed and walked, after a long journey, and being at grasse, there are some that will breath him for nothing.

For a penny you may buy a fair Cucumber, but not a breast of Mutton, except it be multiplied.

For a penny you may buy *Time*, which is precious, yea and *Thrift* to, if you be a bad Husband.

For a penny an Hostels, or an Hoffer, may buy as much chalk, as will score up thirty or forty pounds: but how to come by their money, that let them look to.

For a penny you may have your Dog worm'd, and so be kept from running mad.

For a penny doubled a Drunkard may be guarded to his lodging, if his head be light and the evening dark.

For a penny you shall tell what will happen a year hence (which the Devill himself cannot do) in some Almanack, or other rude Countrey.

A hard-favoured and ill-bred wench, made penny white may (as our times are) prove a gallant Lady.

For a penny you might have been advanced to that height, that you shall be above the best in the City, yea the Lord Maior himself; that is to the top of *Pauls*.

For a Penny, a miserable and covetous wretch, that never did or never will bestow penny on a Doctor, or Apothecary, for their physick or advice, may provide a remedy for all diseases, *viz.* a Halter.

For a penny you may buy a dish of Coffee to quicken your Stomach and refresh your Spirits.

For a penny you may buy the hardest book in the world, and which at some time or other hath posed the greatest Clerks in the Land, *viz.* an Horn-book: the making up of which Book employeth above thirty trades.

The Worth of a Penny, or,

In so great esteem, in former times, have our English pence been, that they have been carried to *Rome* by Cart-loads.

For a penny you may search among the Rolles, and withall give the Master good satisfaction : I mean, in a *Bakers* baker.

For a penny a Chamber-maid may buy as much red-oaker, as will serve seven years for the painting of her cheeks.

For a penny the Monarch in a Free-School may provide himself of as many Arms as will keep all his *Rebellious* subjects in awe.

For a penny you may walke within one of the fairest Gardens in the City, and have a *Nosegay*, or two made you of what sweet flowers you please, to satise the sense of smelling.

And for a penny you may have that so usefull at your trencher as will season your meat, to please your taste a month.

For a penny you may buy as much wood of that tree, which is green all the year, and beareth red-berries, as will cure any shrews tongue, if it be too long for her mouth, viz. A holly-wand.

*Some of them
are yet living
in London.

A penny may save the credit of many, as it did of four or five young * Schollars in *Cambridge*, who going into the town to break their fast with puddings (having sent to their Collidge for bread and bear) the Hostesse brought them twelve puddings broil'd, and finding among themselves, that they had but eleven pence, they were much troubled about the other penny: they not having any book about them, to lay in pawn for it, quoth one, bolder then the rest, *Audaces Fortuna juvat*; Fortune favours the venturous, and biting off a piece of the puddings end, by wonderfull luck spit out a single penny that paid for it, which it seemes was buried in the oatmeal, or spice, so that for that time they saved their credits. But I will leave this discourse of a pennies worth to their judgements and experience, who, having been troubled with overmuch mony, afterward in no long time, have been faine (after a long dinner with Duke *Humphrey*) to take a nap upon penny-less bench, onely to verifie the old Proverb, *A fool and his money is soon parted.*

How

*How Money may many ways be saved in Diet, Apparell,
Recreation, and the like.*

AS there are infinite ways and occasions of spending, and laying out money, which were superfluous here to recount, whereof some may be well omitted; but others not, except we would want meat, drink, and our apparell, with other externall necessities, as horses, armour, books, and the like; in a word, whatsoever may conduce to our profit or honest pleasure: yet in husbanding our money in all these, there is a great deal of caution and discretion to be used. For most true it is, that of all Nations in *Europe*, our English are the most profuse and careless in the way of expence: go into other Countries (especially *Italy*) the greatest *Magnifico* in *Venice*, will think it no disgrace to his *Magnificenza* to go to Market, to choose and buy his own meat, what him best liketh: but we in *England* scorn to do either, surfeiting indeed of our plenty, whereof other Countries fall far short. Infomuch, as I am perswaded, that our City of *London*, of it self alone, eateth more good Beef and Mutton in one moneth, then all *Spain*, *Italy*, and a part of *France*, in a whole year. If we have a minde to dine at a Tavern, we bespeak a dinner at all adventure, never demanding or knowing the price thereof till it be eaten: after dinner, there is a certain sawce brought up by the drawer, called a *Reckoning*, in a Bill as long as a Brokers inventory, I have known by experience, in some Taverns, sometime of at least twice, and sometime thrice as much as the meat and dressing hath been worth: no question but a fair and an honest gain is to be allowed, in regard of house rent, linnen, attendance of servants, and the like; there are without doubt very many Taverns very honest and reasonable, and the use of them is necessary: for, if a man meets with his friend or acquaintance in the street, whither should they go, having no friends house near to go into, especially in rainy or foul weather; but to a Tavern? where for the expence of a Pinte or Quart of Wine, they may have a drier house, and room to conferr or write to any friends about business, but to have in a Bill 8. s. brought up for an ordinary Capon blow

Many times more is drunk wastfully in Wine, after a competent dinner, then would pay for two dinners with temperance; and the body surfeited.

(as

Moderation far
more cheap
and more
healthful than
Abundance.

The great fru-
gality of the
Italians, Spa-
niards, and
Turks.

(as my Lord of Northhamptons Gentlemen had at Greenwich in King James his time) 7. or 9. s. for a pair of soles, four shillings for a dozen of Larks, would make a Florentine run out of his wits: how excellently in some houses are there Neats-Tongues poudred, when the reckoning is brought you up? Again, what can be more distastfull to an ingenious and free spirit, then to stand to the courtesie of a nimble tongu'd drawer, or his many-ring'd Mistress, whether they or your self shall have the disposing of your mony. It is no small sum that our young Gallants might save in a year, if they would be wise in this respect. Beside, in your own private House or Chamber, a dish or two, and a good stomach for the sawce, shall give you more content, continue your health, and keep your body in better plight, then variety of many dishes: this pleased ever the wisest and best men. Horace affirmeth him to live healthy and happily, *Cui splendet in mensa sicut Salinum*: meaning, by the small and poor Salt-seller, a slender and a frugall diet. Curius that Noble Roman, a man of marvellous honesty, temperance and valour (who overcame the Samnites, and Pyrrhus himself) when the Ambassadors of the Samnites brought him a vast sum of Gold, they found him sitting by the fire, and seething of Turnips for his dinner, with an earthen dish in his lap, at which time he gave them this answer, I had rather eat in this dish, and command over them that have gold, then be rich my self. A while after, being accused for deceiving the State of money, which he had gotten in his corquests and kept to himself: he took a solemn oath, that he saved no more of all he got, but that one Tree'n, or wooden Barrell, which he had there by him. Marvellous was the temperance of the Romans in their diet, as also of the Turks at this day, the Italians, and Spaniards: but it is in them naturall, not habituall, and by consequent no vertue, as themselves would have it. For the inhabitants of hot Countreys, have not their digestion so strong, as those under cold climates, whose bodies by an *Antiperistasis*, or surrounding of the cold, have the natural heat repelled and kept within them. Which is the reason that the Northern Nations are of all other, the greatest eaters and drinkers, and of those, the French say, we of England have the best stomachs, and are the greatest Trenchermen of the world

world, *Les Anglois sont les plus gros mangeurs, de tout le monde*: but they are deceived; those of Denmark and Norway exceed us, and the Russians them. I confesse we have had, and have yet, some remarkable eaters among us, who for a wager would have eaten with the best of them, as *Walmer of Windsor*, and not long since *Wood of Kent*, who eat up at one dinner, fourteen green Geese, equall to the old ones in bignesse, with sawce of Gooseberries, according as I heard it affirmed to my Lord *Richard Earl of Dorset*, at a dinner time at his house at *Knowl in Kent*, by one of his Gentlemen who was an eye witness to the same.

But the truth is, that those men live the longest and are commonly in perfect health, who content themselves with the least and simplest meate, which not onely saves the purse, but preserves the body, as we may see in *Lancashire, Shropshire, Cheshire, Yorkshire*, and other Countries which are remote from the City, and it is *Master Camdens* observation in his *Britannia*, *Ut diutius vivant qui vescuntur Lacticiis*. They commonly are long liv'd, who live by whitemeats, as milk, butter, cheese, curds, and the like. For, *Multa fercula multos morbos gignere*, was truly said of *S. Hierom*, as being apt by their lundry and opposite qualities to breed much corruption. How healthfull are schollers in our Universities, whose commons are no more then needs must! Neither would I have any man starve himself to save his purse, as an Usurer confessed upon his death bead, how he was above two hundred pounds indebted to his Belly, for breakfasts, dinners, and suppers, which he had defrauded it of in term-times at *London*, and in other places, employing his money to other miserable purposes.

Another rich Usurer, who made it his custom every term, to travel to *London* on foot, in ragged cloaths, and who sometime did beg of the thieves themselves, was so well known, that at the last they took notice of him, and examining his pockets, they found little store of Silver, but a great black pudding, in one end whereof his Gold was. The Usurer pleading hunger, desired the thieves for Gods sake to give him half of it back again, which being granted, and the Usurer finding it to be the wrong end, he desired them to give him some of the fat in the other end to his lean; No, you Rogue, said the thieves, you

Mariot of Grais-Inne; as great an eater as any of late days, could sometime eat up three or four shillings in mutton at a meal, and other fine meate with it: yet upon his own purse he often feeding on course meate, made six or eight pence serve him a meal.

** Ould Parv* living about a 170 years, rarely eat any flesh.

3 Many dishes breed many diseases.

The Worth of a Penny, or,

have had your cut already; you shall not have a crumb more. Money may be well saved; in Travel or in Town; if three or four shall joyn their purses, and provide their diet at the best hand, it is no shame so to do. I have known also some, who have been very skilfull in dressing their own diet. *Homer* tells us, that *Achilles* could play the Cook excellently well: and I believe, it were not amiss for our English Travellers so to do in Forreign Countries, for many reasons I have known.

And execrable is the miserable and base humour of many, who, to save their money will live upon vile and loathsome things, as *Muskrimes*, *Snails*, *Frogs*, *Mice*, young *Killings*, and the like. In time of extream dearth or famine, people (I confesse) have been driven to look out for whatsoever could nourish, and (as we say) keep life and soul together; yea, and of far worse things then these, as *Josephus* reporteth of the Jews, in that horrible and fearfull famine in *Hierusalem*; at the time of the siege by *Titus* and *Vespasian*, such we blame not: most blameworthy are they, who as it were surfeiting of, or loathing, that abundant plenty of all good and wholesome meats, God hath afforded us in this Land, and which God by name hath commended to his people, make these stuff their greatest dainties, as I have known Ladies, who when they have eaten till they could eat no more of all the daintiest dishes at the Table, yet they must eat the legs of their Larks, roasted a new in a greasie tallow Candle, and if they carved but a piece of a burnt Claw to any Gentleman at the Table, he must take it as an extraordinary favour from her Ladiship. It were much to be wished, that they were bound to hold them to their diet in a dear year, or a wet spring, when *Frogs* and *Snails* may be had in greatest abundance.

Of Thrift and good Husbandry in Apparell.

YOU must if you would keep money in your purse to uphold your credit, at all times be frugall and thrifty also in your apparell, not dogging the fashion, or setting your Tailor on work at the sight of ever Monnsieurs new suit; there is a middle, plain, and decent garb, which is best, and most to be commended; this is commonly affected of the most staid and wisest. What money might be saved, if we were so wise as the

Dutch

A miserable
Usurer many
dayes together
at a Cooks in
London, did a-
gree to have a
large messe of
potage about
noone, and a draught of
small Beer, if
required; and
as many chip-
pings of Bread
in his potage
as he would
put in paying
one penny a
day, being all
the feeding he
had: if in the
Winter, the
benefit of a
fire and the
Summer a
further allow-
ance for small
Beer.

Dutch or Spaniard, who for these two or three hundred years, have kept themselves to one fashion? But we, the Apes of *Europe*, like *Proteus*, must change our shapes every year, nay quarter, moneth, and week, as well in our Doublets, Hose, Cloaks, Hats, Bands, Boots, and what not: that Embleme was not unproper which once I saw in *Antwerp*, which was, a Hee and a Shee fool, turning a double rimmed Wheel upon one Axletree, one on the one side, and the other on the other; upon the Hee-fools Wheel, were the several fashions of mens Apparell; on the other Wheel, of womens; which, with the revolution of time, went round, and came into the same place, use, and request again; that for the present which was aloft, and followed of all, by and by cast down, and despised. I see no reason, why a Frenchman should not imitate our English fashion; as well as we his: What, have the French more wit then we in fitting cloaths to the Body, or a better invention or way in saving money in the buying, or making of apparell? Surely, I think not: it may be our English when they had to do in *France*, got a humour of affecting their fashions, which they could not shake off since: there is no man ever the warmer, or ever the wiser for a fashion; (so far forth as it is a fashion) but rather the contrary, a fool: for needlesse expence, and suffering himself to quake for cold; when his cloaths in the fashion must be cut to the skin, his Hat hardly cover his crown, but stands upon his Perewig like an Extinguisher: & we know, by ridiculous experience, every day in the street, that our Ladies, and their waiting women, will starve and shiver in the hardest frost, rather then they will suffer their bare Necks and Breasts to passe your eyes unviewed. But some will say (as I have heard many) there is no man now adays esteemed, that follows not the fashion. Be it so, the fashions of these times are very fit to be observed, which is, to be deeply indebted to Mercers, Haberdashers, Sempsters, Tailors, and other Trades, for the fulfilling of a fashionable humour, which a thrifty and wise man avoideth, accommodating himself with apparell as and seemly, for half or a third part of others charge. What makes so many of our City Tailors arise to so great estates, as some of them have, and to build so brave houses, but the fashion? Silkmens and Mercers to buy such goodly Lordships in the Countreys, where ma-

The commendable custom of the Dutch and Spaniards in their apparel.

The Worth of a Penny, or,

ny times they are chosen high Sheriffs, but the fashion? And I would fain know of any of our prime Fashion-mongers, what use there is of lac'd Bands, of six, seven, and eight pound the Band, nay of forty and fifty pound the Band. Such daubing of Cloaks and Doublers with Gold and Silver Points, of five and eight pound the dozen, to dangle usually at the knees. *Philopemon*, a brave Commander among the Gracians, (as *Plutarch* reporteth) commanded that all the Gold and Silver which he had taken away from his enemies (which was a very great quantity) should be employed in gilding, inlaying of Swords, Saddles, Bridles, all warlike furniture both for his Men and Horse. "For Gold and Silver, worn by Marshall men, addeth, saith *Plutarch*, Courage and Spirit unto them; but in others effeminacy, or a kind of Womanish vanity. *Moderata durans*, Things that are moderate do endure; *Modestia firma*, Things of mediocrity are firm, were the Motto's of two as grave and great Councellers as were (of their times) in England. A Gentleman in a plain cloath suit well made, may appear in the presence of the greatest Prince. The *Venitians*, as wise a people and State as any other in Europe, are bound by the Laws of their Common wealth, that their upper Garments, (worn within the City) should ever be of plain black: yea, the greatest Princes go many times the plainest in their apparell. *Charles* the fifth Emperor, the Bulwark and Moderator of Christendom in his time, went very plain, seldom or never wearing any Gold or Silver, save his Order of the *Golden Fleece* about his neck. *Henry* the fourth, King of France, (worthily styled the ninth Worthy) many times in the heat of Summer would onely go in a suit of Buckram, cut upon white Canvas, or the like, so little they, (who had the kernell of Wisdom and Magnanimity) cared for the shell of gaudy apparell: and it is worthy the observation, how for the most part, the rarest and most excellent men, in inward knowledge and multiplicity of learning, have been most negligent and careless in their apparell, and as we say, Slovens. *Brasmas* saith of Sir *Thomas Moore*, *Quod a puero semper in vestitu fuit negligentissimus*, That from a Child he was ever most carelesse, and slovenly in his apparel. *Paracelsus* we read to have been the like; and so parallel him,

our

In *Philopemon*

In *Farrag. Epigram.*

The greatest Schollers have been the greatest slovens, and they have taken it to be no discredit to them.

our late Master *Bastler* of *Cambridge*, that learned and excellent Physician. There is much money to be saved in apparell, in choice of the stuff, for lasting, and cheapness: and that you may not be deceived in the stuff or price, take the advice of some honest Tailor, your friend, as no question but every where there are many. I will instance one; In *Cambridge* there dwelt, some twenty or thirty years ago, one *Godfrey Calton*, who was by his trade a Tailor, but a merry companion with his Taber and Pipe, and for singing all manner of Northern songs before Nobles and Gentlemen, who much delighted in his company. Beside, he was Lord of *Sturbridge Fair*, and all the misorders there. On a time, an old Doctor of the University, brought unto him, five yards of pure fine scarlet, to make him a Doctor of Divinities Gown: and withall, desired him to save him the least shred, to mend an hole, if a moth should eat it: *Godfrey* having measured, and found that there was enough, laid it by: Nay, quoth the Doctor, let me see it cut out ere I go; for though you can play the knave abroad, I think you are honest at home, and at your work. God forbid else, quoth *Godfrey*, and that you shall finde by me; for give me but twenty shillings from you, and I will save you forty in the making of your Gown: that I will, said the Doctor, (who was miserable enough) with all mine heart; with that he gave him two old *Harry* Angels out of his Velvet Pouch, which *Godfrey* having put in to his pocket, the Doctor desired him to tell him how he would save him forty shillings: marry will I (quoth *Godfrey*) in good faith Sir, let some other Tailor in any case make it; for if I take it in hand, I shall utterly spoil it, for I never, in all my life, made any of this fashion. I report this for the credit of honest Tailors, who will ever tell their friends the truth.

Of Recreations.

Of Recreations, some are more expensive then others, as requiring more addresse and charge: as Tiltings, Masques, Playes, and the like; which are proper to Princes Courts: but I speak, of those which are proper to private men; for such is our nature, that we cannot stand long bent, but we must have our relaxations as well of mind as body, for of

The Worth of a Penny, or,

That Recreation,
which is
most pleasant.

Recreations, some are proper to the mind and speculation; as reading of delightfull and pleasant Books, the knowledge of the Mathematicall, and other contemplative Sciences, which are the more pleasing and excellent, by how much the pleasure of the mind excelleth that of the Body; others belong to the body, as walking, riding upon pleasure, shooting, hunting, hawking, bowling, ringing, *Paile Maille*, or *Pelt Mell*, and the like, which are recreations without doors: others there are within doors; as Chesse, Tables, Cards, Dice, Billierds, *Gioco d'oco*, and the like: but the truth is, the most pleasing of all is, riding with a good horse and a good companion in the Spring or Summer season, into the Country, when blossoms are on the trees, flowers in the fields, corn and fruit are ripe; in Autumn, what sweet and goodly prospects, shall you have on both sides of you upon the way, delicate green fields, low meadows, diversities of Crystall streams, Woody hills, Parks with Deer, Hedge-rows, Orchards, Fruit-trees, Churches, Villages, the houses Gentlemen, and Husbandmen, severall habits and faces, variety of countrey labour and exercises, and if you happen (as often it falleth out) to converse with countrey men of the place, you shall finde them for the most part understanding enough to give you satisfaction, and sometimes country maids, and market wenches, will give as unhappy answers, as they be asked knavish and uncivill questions; others there be, who out of their rusticall simplicity, will afford you matter of mirth if you stay to talk with them. I remember, riding once by Horn-Castle, near to *Strickswald* in *Lincoln* shire, in the heat of Summer, I met with a Swineheard keeping his hogs upon a fallow field. My friend (quoth I) you keep here a company of unruly cattel; I, poor souls, they are indeed (quoth he) I believe, said I, they have a language among themselves, and can understand one another; I as well as you and I: Were they ever taught? Alas, poor things, they know not one letter of the book, I teach them all they have: Why what saith that great hog with red spots (quoth I) that lies under another, in his grunting languages? Marry he bids him that sleeps so heavy upon him to ly further off. But to our purpose; the most ordinary recreations of the Country are Football, Skales, or Nine pines, Shooting at Butts,

Quaits

A Caution to keep Money.

31

Quait; Bowling, running at the Base, Stoolball, Leaping, and the like; whereof some are too violent, and dangerous: the safest recreations are within doors (but not in regard of cost and expence) for thousands sometimes are loll at Ordinaries, and Dicing-houses: yea, I have known goodly Lordships to have been lost at a cast; and for the sport of one night, some have made themselves beggars all their lives after.

Recreation is so called à *Recreando*, that is, (by a Metaphor) from creating a man a new; by putting Life, Spirit, and delight into him, after the powers of his mind and body have been decayed, and weakened, with over-much contemplation, study, and labour, and therefore to be used onely to that end: some go for recreations which trouble, and amuse the mind as much, or more then the hardest study: as Chess, which King James therefore calleth, *Over-Philosophicall a folly*: and indeed, such Recreations are to be used, that leave no sting of Repentance for sin committed by them, or grief and sorrow for losse of money and time, many dayes after. I could instance many of that nature; but I will only give some generall Rules to be observed in some of them.

In Basilicon do-
ron.

If you have a mind to recreate your self by play, never adventure but a third part of that money you have: let those you play withal be of acquaintance, and not strangers, if you may avoid it.

Excellent Rule
for Recreation.

Never mis-time yourself, by sitting long at play, as some will do three or four days and nights together, and so make yourself unfit for any businesse in many dayes after.

Never play untill you be constrained to borrow, or pawn any thing of your own, which becometh a base groom better then a Gentleman.

Avoid quarrelling blasphemous swearing, and in a word never play for more then you are willing to lose; that you may finde your self, after your pastime; not the worse, but the better, which is the end of all Recreations.

There are some, I know, so base and penurious, who for fear of losing a penny, will never play at any thing; yet rather then they should want their recreation, I would wish them to venture at Span-counter, and Duff point with School-boys, upon their ordinary play-dayes, in a Market-place, or Church porch.

of

*Of such honest wayes that a man in want may take,
to live and get money.*

IF a man hath fallen into poverty or distresse, either by death of friends, some accident or other by Sea or Land, sicknesse, or the like; let him not despair; for, *Paupertas non est vitium*: and since the Common-wealth, is like unto an humane body, consisting of many members so usefull each to either, as one cannot subsist without the other; as a Prince his Councell and Statesmen are as the Head; the Arms, are men of Arms; the Back, the Commonalty; Hands and Feet, are Countrey and Mechanique Trades, &c: So God hath ordained, that all men should have need one of another, that none might live idly, or want employment; wherefore idlenesse, as the bane of a Common-wealth, hath a curse attending upon it, it should be cloathed with rags, it should beg its bread, &c. I remember I have read in an Italian History, of one so idle, that he was faine to have one to help him to stir his chaps, when he should eat his meat. Now if you would ask me, what course he should take, or what he should do that wanteth money, let him first bethink himself, to what profession or trade of life he hath been formerly brought up; if to none, to what his Genius, or Natural disposition stands most affected unto: if he hath a mind to travel, he shall find entertainment in the Netherlande, who are the best pay-masters except the Emperor of *Russia*, and the Venetians; (I mean, for the most means) in *Europe*. If you list not to follow the Wars, you may finde entertainment among our new Plantations in *America*, as *New England*, *Virginia*, the *Barbadas*, *Saint Christophers*, and the rest, where, with a great deal of delight, you may have variety of honest employment, as fishing with the Net or Hook, planting, gardening, and the like; which, beside your maintenance, you shall finde it a great content to your conscience to be in action, which God commands us all to be,

A proper young man begging of a Gentleman on the way, in *Oxfordshire*, the Gentleman chid him, and told him that a man of his youth, and limbs, might be ashamed to beg, whereupon the begger said. He was troubled with a bad disease, of which he was ashamed. The Gentleman giving him two pence, and riding forward, sent his man back to know what his disease was; The begger refusing to tell him, and being threatened to be cudgelled, he told the Servingman in plain English, that his disease was Idlenesse; by some men called Sloth,

if you have been ever in a Grammar-school you may every where find children to teach, so many, no doubt, as will keep you from starving, and it may be in a Gentlemans house; or if you get entertainment of any who followeth the Law, or practiseth Physick, you may with diligence and practise prove a Clerk to himself or some Justice of the Peace: by the other you may get the knowledge and nature of herbs and all foreign Druggs from his Apothecary, and perhaps many good receipts for Agues, Wounds, and the like, I have known many this way to have proved in a Country Town tolerable Physicians, and have grown rich. If being born a Gentleman (as our Gentlemen do) you scorn to do any of these, you may get to be a Gentleman-Usher to some Lady or: other, they are not a few that have thrived passing well this way; and in a word, rather then be in miserable and pitiable want, let a man undertake any vocation and labour, always remembering that homely (but true) distich of old Tussers.

The times in no Age were so hard as to deny Industry and Ingenuity a livelihood: the Soldier may live by the exercise of his sword, as the Scholler by the exercise of his pen, and not pretend unto that which he understandeth not.

*Think no labour slavery,
That brings in penny slavery.*

And as a necessary rule hereto coincident, let every man endeavour by a dutiful diligence to get a friend, and when he hath found him (neither are they so easily found in these days) with all care to keep him, and to use him as one would do a crystal or a venice glass, to take him up softly and use him tenderly, or as you would a sword of excellent temper and mettall, not to hack every gate, or cut every staple and post therewith, but to keep him to defend you in your extremest danger. False and seeming friends are infinite, and such be our ordinary acquaintance, with the complement of Glad to see you well, How have you done this long time, &c. And with these we meet every day. In a word, for a conclusion, let every one be carefull to get and keep money, know the worth of a penny; and since we are born, we must live, *Vivions nous* let us live as well, as merrily, as we can in these hardest times,

There is no torment to the want of money; it puts a man upon unlawfull and forbidden actions; and, like the strapado, it often stretcheth him an inch beyond his length.

The Worth of a Penny, or,

and say every one of us, as Sir Roger Williams, that brave souldier said to Queen Elizabeth, when he wanted pay for himself, and his souldiers; *Madame*, I tell you true, we will be without money for no'mans pleasure.

FINIS.

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An Advertisement to the R E A D E R.

MR. Peacham many years since having finished this little Book of the Worth of a Penny did read it unto me; and some eminent friends of his, being then present we were much pleased with his Conceits. The chief intent of printing of it, was, to present them to his friends. But some years after, Mr. Peacham dying, and the book being so scarce, that most of the considerable Book-sellers in London had never heard of it, many Gentlemen of great worth were very importunate with me to Print the book a-new: but after much search and inquiry I found the book without any Printers name, and without any true date, and having procured it to be licensed and entered, and corrected all the mistakes in it, I have in an orderly way re-printed a small number of them word for word as it was in the Original; Only a friend of his that knew him well in the Low Countreys, and when he was Tutor to the Earl of Arundells children, hath added some few Notes in the Margens, and Translated some Greek and Latine Sentences which were omitted in the first impression. To speak much of the Worth of the Author is needless, who by his own works hath left unto the World a worthy memorial of himself. His book called, The Compleat Gentleman, being in the year 1661, reprinted the third time, and divers other books of his. And Reader know that there is no felicity in this life, nor comfort at our deaths, without a good Conscience, and a Competent Estate; and most remarkable is the saying of that eminent wise man, Industry is fortunes right hand and frugality her left. Read this Book over, and if thou hast a penny it will teach thee how to keep it; if thou hast not a penny, it will teach thee how to get one: and so farewell